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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/867,589	05/31/2001	Lawrence Daniel Hogan	3350-81	6560

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EXAMINER

WASYLCHAK, STEVEN R

ART UNIT	PAPER NUMBER
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3624

DATE MAILED: 10/26/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/867,589

Applicant(s)

HQGAN

Examiner

Steven R. Wasylchak

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 31 May 2001.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-30 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-30 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: _____

DETAILED ACTION

Claim Rejections - 35 USC § 103

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. Claims 1-30 are rejected under 35 U.S.C. 103(a) as being unpatentable over Bedell et al. (US 6,622,128).

Claims:

1, 29, 30. A method for presenting a bill and associated non-bill information via a network, comprising;
transmitting to a payer, via a network, a bill including a first charge, second charge, location identifier of first non-bill information upon and a location identifier of second non-bill information upon which the second charge is based;
receiving from the payer, via the network, a request for at least one of the first non-bill information and the second non-bill information; and/ col 20, L 66 to col 21, L 8; col 18, L 33 to L 51; col 24, L26-43; col 45, L 66 to col 46,L 13; col 44, L 23-38
Bedell does not disclose explicitly the transmitting to the payer, the network, the requested non-bill information in response to the received request.

Official notice is taken that this feature is old and well known in the art. It would have been obvious to one of ordinary skill in the art at the time of

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applicant's invention to implement this feature for the advantage of leaving a record trail for auditing and verification of any missing or incorrect bill portion.

2. The method of claim 1 wherein: the first non-bill information is a first portion of a document, the second non-bill information is a second portion same document./ col 45, L 66 to col 46, L 13; col 44, L 23-38

3, 20, 23, 25. The method of claim 2 wherein the document one of a contract, a tariff, or a warranty./col 42, L 9-34

4. The method of claim 1 wherein the location identifier of the first non-information includes a first hyper-link and the location identifier of the second non-bill information includes comprising: second hyper-link, and further activating at least one of the first hyper-link and the second hyper-link to request non-bill information./fig 3,5-7

5,21. The method of claim 1 wherein including the location identifier of the first non-bill information and the location identifier of the second non-bill information, transmitted to the payer by a presentment server; /col 12, L 30-61

the non-bill information is transmitted to the payer by non-bill presentment server./ col 12, L 30-61

6. The method of claim 5, wherein:
the presentment server associated with a bill presentment service provider; and
the non-bill presentment is associated with a biller/ col 12, L 30-61

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7,19, 24. The method of claim 1

wherein the bill is one of a totaled bill summary bill./ fig 30 bottom

8. The method of claim 1, wherein the further includes a location

identifier of non-bill information other than non-bill information upon which a charge is based/ fig 29

9. A system for presenting bill and associated non-bill information,

comprising: first network station configured to transmit, via a network, a bill

including a first charge, a second charge, a location identifier of first non-

bill information upon which the first charge is based, and a location identifier of second

non-bill information upon which the second charge is based; and

a second network station configured to receive the transmitted transmit a request

second non-bill information via the network, and to receive the requested non-

for at least one of the first non-bill information and the

information via the network./ refer to cl 1

10. The system of claim 9, wherein:

the first non-bill information is a first portion of a document: and

the second non-bill information a second portion the same

document./ refer to cl 2

11. The system of claim 9, wherein the bill

one of a summary bill or a detailed bill./ refer to cl 7

12. The system of claim 9, wherein the document is one of a contract, a

tariff, or a warranty./ refer to cl 3

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13. The system of claim 9, wherein:

the location identifier of the first non-bill information includes first hyper-link;

the location identifier of the second non-bill information includes second hyper-link; and

the second network station is further configured to activate the first

hyper-link to request the first non-bill information and to activate the

second hyper-link to request the second non-bill information./ all refer to cl 4

14. The system of claim 9, wherein:

the first network station is further configured to store the first non-

non-bill information, receive the request for information to the bill information

and the second non-bill information, and transmit the

requested non-bill second network station via the network;

the first network station is associated with one of a biller or a bill

presentment service provider; and

the second network station is associated with a payer;/ all refer to cl 5,6

15, 26, 27. The system of claim 9,

further comprising:

a third network station configured store first non-bill information and the second non-bill

information. receive the request for non-bill information, and transmit non-bill information

to the second network station via the network;

wherein the first network station is associated with a bill presentment

service provider, the second network station is associated with a payer, and

the third network station is associated with a biller./ all refer to cl 5,6

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16. The system of claim 9, wherein the bill further includes a location identifier of non-bill information other than non-bill information upon which a charge is based./see cl 1

17. A database for storing bill information and associated non-bill information, comprising: information indicating a charge; and non-bill information upon which the charge is based stored in association with the information indicating the charge./see cl 1

18. A method for presenting a bill and associated non-bill information via a network, comprising: transmitting to a payer, via a network, a bill including a charge and a location identifier of a portion of non-bill information upon which the charge is based; receiving from the payer, via the network, a request for the portion of non-bill information: and transmitting to the payer, via the network, the portion of non-bill information in response to the received request. / refer to cl 1, 8

22. The method of claim 18, wherein:

the location identifier is a first location identifier; and

the bill further includes a second location identifier of non-bill information other than non-bill information upon which a charge is based./ refer to cl 1, 8

28. The system of claim 23, wherein:

the location identifier is a first location identifier; and

the bill further includes a second location identifier of non-bill information other than non-bill information upon which a charge is based./ refer to cl 1, 8

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This action is **NON-FINAL**. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Steven R. Wasylchak whose telephone number is (703) 308-2848. The examiner can normally be reached on Monday-Thursday from 7:00 a.m. to 6:00 p.m. EST.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin, can be reached at (703) 308-1065. The fax number for Art Unit 3624 is (703) 872-9306.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 308-1113.

Steven Wasylchak



9/27/04



VINCENT MILLIN
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